

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN						VOLUNTARY PETITION			
Name of Debtor (if individual, enter Last, First, Middle): Cross, Mark Alan					Name of Joint Debtor (Spouse) (Last, First, Middle): Cross, Tabitha Marie				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Imagine Photo Booth					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 0991, n/a					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 4757, n/a				
Street Address of Debtor (No. and Street, City, and State): 13265 Tibbets Riley, Michigan <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE 48041</div>					Street Address of Joint Debtor (No. and Street, City, and State): 13265 Tibbets Riley, Michigan <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE 48041</div>				
County of Residence or of the Principal Place of Business: ST. CLAIR					County of Residence or of the Principal Place of Business: ST. CLAIR				
Mailing Address of Debtor (if different from street address): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>					Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>				
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIP CODE</div>									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div>			
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:			Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).			Nature of Debts (Check one box.) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." </div> <div> <input type="checkbox"/> Debts are primarily business debts. </div> </div>			
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input checked="" type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> Over 100,000</div> </div>									
Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>									
Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>									

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Cross, Mark Alan and Cross, Tabitha Marie	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p>X <u>/s/ Mark Van Epps</u> <u>August 13, 2014</u> Signature of Attorney for Debtor(s) (Date) Bar No.: p33068</p>	
<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p>			
<p style="text-align: center;">Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.</p>			
<p style="text-align: center;">Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>			
<p style="text-align: center;">Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: right; margin-right: 100px;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: right; margin-right: 100px;">_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>	Name of Debtor(s): Cross, Mark Alan and Cross, Tabitha Marie
Signatures	
<p style="text-align: center;">Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Mark Alan Cross</u> Signature of Debtor Mark Alan Cross</p> <p>X <u>/s/ Tabitha Marie Cross</u> Signature of Joint Debtor Tabitha Marie Cross</p> <p>Telephone Number (if not represented by attorney) <u>August 13, 2014</u> Date</p>	<p style="text-align: center;">Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p style="text-align: center;">Signature of Attorney*</p> <p>X <u>/s/ Mark Van Epps</u> Signature of Attorney for Debtor(s) Mark Van Epps Printed Name of Attorney for Debtor(s) Van Epps & Van Epps Firm Name 318 N Water St Owosso, Michigan 48867 Address (989) 723-6777 Telephone Number August 13, 2014 Date Bar No.: p33068 Fax: (989) 723-6779 E-mail: mvanepps@vaneppslaw.com</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p style="text-align: center;">Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Signature</p> <p>_____ Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p style="text-align: center;">Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re
Mark Alan Cross and Tabitha Marie Cross,
Debtor

Case No. **14-**Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$ 235,000.00		
B - Personal Property			\$ 61,946.00		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 303,279.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 104,882.98	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$ 6,434.50
J - Current Expenditures of Individual Debtors(s)					\$ 7,494.07
TOTAL		0	\$ 296,946.00	\$ 408,161.98	

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re **Mark Alan Cross and Tabitha Marie Cross**
Debtor

Case No. **14-**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 30,711.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 30,711.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 6,434.50
Average Expenses (from Schedule J, Line 22)	\$ 7,494.07
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,965.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 38,220.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 104,882.98
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 143,102.98

In re Mark Alan Cross and Tabitha Marie Cross,
DebtorCase No. 14-
(If known)**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
13625 Tibbets Riley MI	Fee Simple Ownership	W	\$235,000.00	\$250,000.00
Total ►			\$235,000.00	

(Report also on Summary of Schedules.)

In re Mark Alan Cross and Tabitha Marie Cross,
DebtorCase No. 14-
(If known)**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Michigan Schools & Govt CU intangible	J	\$0.00
		Credit Union One	H	\$5.00
		Talmer Bank	J	\$3,100.00
		Michigan Schools Govt CU business account	H	\$5.00
		Michigan Schools & Govt CU	W	\$5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen HHG: pots, pans, utensils, food, furniture at debtor residence	J	\$250.00
		Bedroom HHG: furniture at debtor residence	J	\$300.00
		Living Room HHG: furniture, wall treatments, curtains, lamps at debtor residence	J	\$500.00
		Other Inside HHG: bathroom and personal things, electronics at debtor residence	J	\$500.00
		Other Outside HHG: shovel, etc	J	\$200.00

In re Mark Alan Cross and Tabitha Marie Cross,
DebtorCase No. 14-
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVD CD at debtor residence	J	\$100.00
6. Wearing apparel.		wearing apparel at debtor residence and on debtor person	J	\$200.00
7. Furs and jewelry.		jewelry: watch at debtor residence and on debtor person	J	\$100.00
8. Firearms and sports, photographic, and other hobby equipment.		hobby equipment and 3 shot guns and pistol at debtor residence	J	\$450.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life insurance intangible	H	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		wife retirement intangible	W	\$16,455.00
		husband retirement	H	\$1,366.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Photobooth Business	H	\$4,875.00
Notes: assets: the machine and minor supplies \$4500 A/R \$375 (SOM) debt: none				
14. Interests in partnerships or joint ventures. Itemize.	X			

In re Mark Alan Cross and Tabitha Marie Cross,
DebtorCase No. 14-
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2013 tax refund received n/a	J	\$0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2014 pro rata tax refund	J	\$976.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2011 Ford Flex on the road	H	\$14,000.00

In re Mark Alan Cross and Tabitha Marie Cross,
DebtorCase No. 14-
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2010 Ford Escape	W	\$11,059.00
		2004 Saturn Ion	H	\$2,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		pet(s) at house	J	\$0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.		tractor	H	\$5,000.00
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

3 continuation sheets attached Total ►
(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

\$61,946.00

In re Mark Alan Cross,

Debtor

Case No. 14-

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Michigan Schools & Govt CU	11 USC § 522(d)(5)	\$0.00	\$0.00
Credit Union One	11 USC § 522(d)(5)	\$5.00	\$5.00
Talmer Bank	11 USC § 522(d)(5)	\$1,550.00	\$3,100.00
Michigan Schools Govt CU business account	11 USC § 522(d)(5)	\$5.00	\$5.00
Kitchen HHG: pots, pans, utensils, food, furniture	11 USC § 522(d)(3)	\$125.00	\$250.00
Bedroom HHG: furniture	11 USC § 522(d)(3)	\$150.00	\$300.00
Living Room HHG: furniture, wall treatments, curtains, lamps	11 USC § 522(d)(3)	\$250.00	\$500.00
Other Inside HHG: bathroom and personal things, electronics	11 USC § 522(d)(3)	\$250.00	\$500.00
Other Outside HHG: shovel, etc	11 USC § 522(d)(3)	\$100.00	\$200.00
DVD CD	11 USC § 522(d)(3)	\$50.00	\$100.00
wearing apparel	11 USC § 522(d)(3)	\$100.00	\$200.00
jewelry: watch	11 USC § 522(d)(4)	\$50.00	\$100.00
hobby equipment and 3 shot guns and pistol	11 USC § 522(d)(3)	\$225.00	\$450.00
term life insurance	11 USC § 522(d)(7)	\$0.00	\$0.00
husband retirement	11 USC § 522(d)(12)	\$1,366.00	\$1,366.00
2011 Ford Flex	11 USC § 522(d)(5)	\$0.00	\$14,000.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Mark Alan Cross,DebtorCase No. 14-(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

2004 Saturn Ion	11 USC § 522(d)(2)	\$2,500.00	\$2,500.00
2013 tax refund received	11 USC § 522(d)(5)	\$0.00	\$0.00
2014 pro rata tax refund	11 USC § 522(d)(5)	\$488.00	\$976.00
pet(s)	11 USC § 522(d)(3)	\$0.00	\$0.00
Photobooth Business	11 USC § 522(d)(5)	\$4,875.00	\$4,875.00

In re Tabitha Marie Cross,Joint DebtorCase No. 14-(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
13625 Tibbets Riley MI	11 USC § 522(d)(1)	\$0.00	\$235,000.00
Michigan Schools & Govt CU	11 USC § 522(d)(5)	\$0.00	\$0.00
Talmer Bank	11 USC § 522(d)(5)	\$1,550.00	\$3,100.00
Michigan Schools & Govt CU	11 USC § 522(d)(5)	\$5.00	\$5.00
Kitchen HHG: pots, pans, utensils, food, furniture	11 USC § 522(d)(3)	\$125.00	\$250.00
Bedroom HHG: furniture	11 USC § 522(d)(3)	\$150.00	\$300.00
Living Room HHG: furniture, wall treatments, curtains, lamps	11 USC § 522(d)(3)	\$250.00	\$500.00
Other Inside HHG: bathroom and personal things, electronics	11 USC § 522(d)(3)	\$250.00	\$500.00
Other Outside HHG: shovel, etc	11 USC § 522(d)(3)	\$100.00	\$200.00
DVD CD	11 USC § 522(d)(3)	\$50.00	\$100.00
wearing apparel	11 USC § 522(d)(3)	\$100.00	\$200.00
jewelry: watch	11 USC § 522(d)(4)	\$50.00	\$100.00
hobby equipment and 3 shot guns and pistol	11 USC § 522(d)(3)	\$225.00	\$450.00
wife retirement	11 USC § 522(d)(12)	\$16,455.00	\$16,455.00
2010 Ford Escape	11 USC § 522(d)(5)	\$0.00	\$11,059.00
2013 tax refund received	11 USC § 522(d)(5)	\$0.00	\$0.00

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Tabitha Marie Cross,
Joint DebtorCase No. 14-
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

2014 pro rata tax refund	11 USC § 522(d)(5)	\$488.00	\$976.00
pet(s)	11 USC § 522(d)(3)	\$0.00	\$0.00

In re Mark Alan Cross and Tabitha Marie Cross
DebtorCase No. 14-
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Agricredit Acceptance 8001 Birchwood Ct Johnston, IA 50131		H	2009 Nonpossessory, Nonpurchase-Money Security Interest tractor VALUE \$ \$5,000.00				\$5,000.00	
ACCOUNT NO. Credit Union One 400 E 9 Mile Rd Ferndale, MI 48220-1774		H	5/29/13 Nonpossessory, Nonpurchase-Money Security Interest 2011 Ford Flex VALUE \$ \$14,000.00				\$29,000.00	\$15,000.00
ACCOUNT NO. Flagstar Bank FSB 2600 Telegraph Rd Ste 100 Bloomfield Hills, MI 48302		W	8/2008 First Mortgage 13625 Tibbets Riley MI VALUE \$ \$235,000.00				\$168,000.00	
ACCOUNT NO. Michigan Schools a & Govt CU 40400 Garfield Road Clinton Township, MI 48038		W	8/2012 Nonpossessory, Nonpurchase-Money Security Interest 2010 Ford Escape VALUE \$ \$11,059.00				\$19,279.00	\$8,220.00
Subtotal ▶ (Total of this page)							\$ 221,279.00	\$ 23,220.00
Total ▶ (Use only on last page)							\$	\$

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Mark Alan Cross and Tabitha Marie Cross,
Debtor

Case No. 14-
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Mark Alan Cross and Tabitha Marie Cross**Case No. **14-**

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>See instructions above.</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5372			2014				
Allied Interstate PO 4000 Warrenton, VA 20188		W	collection Walmart				\$1,050.00
ACCOUNT NO. 6541			2013				
ARS PO 184 St Johns, MI 48879		H	collection Riley Township				\$200.00
ACCOUNT NO. 3273			2014				
Capital One Bank PO 30281 St Lake City, UT 84130		W	Credit Card Charges				\$1,652.00
ACCOUNT NO. 4454			2014				
Capital One Bank PO 30281 St Lake City, UT 84130		W	Credit Card Charges				\$602.00
Subtotal▶							\$ 3,504.00
Total▶							\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

7 continuation sheets attached

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4454 Capital One Bank PO 30281 St Lake City, UT 84130		W	2014 Credit Card Charges				\$602.00
ACCOUNT NO. 0000 Castle Credit 8420 W Bryn Mawr 8300 Chicago, IL 60631		W	2009 collection				\$1,282.00
ACCOUNT NO. 4352 Client Services Inc 3451 Harry S Truman Blvd St Charles, MO 63301-4047		W	2013 collection Sears				\$7,683.00
ACCOUNT NO. 2834 Eastpointe Radiologists PC 36175 Harper Ave Clinton Twp, MI 48035-3274		W	2014 Medical Services				\$12.27
Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 9,579.27
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9373			2014				
GECMB (Care Credit) PO 965036 Orlando, FL 32896-5036		H	Credit Card Charges				\$2,223.00
ACCOUNT NO. 3331			2014				
GECMB (JCP) PO 965009 Orlando, FL 32896-5009		W	Credit Card Charges				\$5,753.00
ACCOUNT NO. 6889			2014				
GECMB (Lowes) PO 965005 Orlando, FL 32896-5005		W	Credit Card Charges				\$2,739.00
ACCOUNT NO. 9691			2013				
GECMB (Value City) PO 960024 Orlando, FL 32896		W	Credit Card Charges				\$2,230.00
Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 12,945.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8576		H	2014 Credit Card Charges		X		\$0.00
Home Depot PO 6497 Sioux Falls, SD 57117-6497							
ACCOUNT NO. 8576		W	2014 Credit Card Charges				\$1,079.00
Home Depot PO 6497 Sioux Falls, SD 57117-6497							
ACCOUNT NO. 7634		W	2014 Credit Card Charges				\$445.73
Kohl's PO 3115 Milwaukee, WI 53201							
ACCOUNT NO. 4263		W	2014 collection St John Hospital				\$59.90
Medical Financial Solutions PO 50947 Kalamazoo, MI 49005							

Sheet no. **3** of **7** continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal▶ \$ **1,584.63**

Total▶

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3814 Michigan Schools a & Govt CU 40400 Garfield Road Clinton Township, MI 48038		J	2013 Personal Loan				\$15,845.00
ACCOUNT NO. 8460 Midwest Center for Dermatology 43900 Garfield Ste 100 Clinton Twp, MI 48038-1173		W	2014 Medical Services				\$56.08
ACCOUNT NO. 4179 Millman Derr Eye Center 375 Barclay Cir Rochester Hills, MI 48307-4511		H	2013 Medical Services				\$65.00
ACCOUNT NO. 9550 MRS 1930 Olney Ave Cherry Hill, NJ 08003		W	2014 collection Verizon				\$2,067.00

Sheet no. **4** of **7** continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal▶ \$ **18,033.08**

Total▶

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4508 NCO Financial 507 Prudential Rd Horsham, PA 19044		H	2014 collection Sams/Synchrony				\$4,061.00
ACCOUNT NO. 0394 NCO Financial 507 Prudential Rd Horsham, PA 19044		W	2014 collection Synchrony Bank				\$2,906.00
ACCOUNT NO. 2577 Paypal Credit PO 2394 Omaha, NE 68103		W	2014 Credit Card Charges				\$2,641.00
ACCOUNT NO. 1712 Sallie Mae 2001 Edmund Halley Dr Reston, VA 20191-3456		W	2014 Student Loan				\$30,711.00
Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 40,319.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Additional Contacts for Sallie Mae (1712):							
USDE PO 530260 Atlanta, GA 30353-0260 US Attorney re student loan 211 W Fort St 2300 Detroit, MI 48429							
ACCOUNT NO. 7933			2014				
Sears (CBSD) PO 6189 Sioux Falls, SD 57117		W	Credit Card Charges				\$7,683.00
ACCOUNT NO. ious			2014				
St John Hosptial PO 64000 Detroit, MI 48264		H	Medical Services				\$124.00
ACCOUNT NO. var			2014				
St John Hosptial PO 64000 Detroit, MI 48264		W	Medical Services				\$156.00
Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal▶ \$ 7,963.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							Total▶ \$

In re **Mark Alan Cross and Tabitha Marie Cross**,
DebtorCase No. **14-**
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR’S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0000		W	2014				\$2,970.00
Synchrony Bank (Amazon) PO 965015 Orlando, FL 32896			Credit Card Charges				
ACCOUNT NO. 0163		W	2013				\$336.00
Synchrony Bank (American Eagle) PO 530942 Atlanta, GA 30353-0942			Credit Card Charges				
ACCOUNT NO. 5333		W	2014				\$5,753.00
Synchrony Bank (JCP) PO 965007 Orlando , FL 32896			Credit Card Charges				
ACCOUNT NO. 0000		W	2014				\$1,896.00
Verizon Wireless Great Lakes 1515 E Woodfield Rd Ste 1400 Schaumburg, IL 60173-5443			cel				

Sheet no. **7** of **7** continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal ► \$ **10,955.00**Total ►
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)\$ **104,882.98**

In re Mark Alan Cross and Tabitha Marie Cross,
Debtor

Case No. 14-
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Mark Alan Cross and Tabitha Marie Cross,
Debtor

Case No. 14-
(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Fill in this information to identify your case:

Debtor 1 **Mark Alan Cross**
First Name Middle Name Last Name

Debtor 2 **Tabitha Marie Cross**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for: **Eastern District of Michigan**

Case number **14-**
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☒ Employed
☐ Not employed

☒ Employed
☐ Not employed

Occupation

Dispatcher

contingent x rayer

Employer's name

US Army

Marlette Regional Hospital

Employer's address

6501 E 11 Mile

Number Street

Number Street

Warren, MI 48397

City State ZIP Code

City State ZIP Code

How long employed there? since 2009

since May 2014

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2.

\$ 4,684.50

\$ 1,280.50

3. Estimate and list monthly overtime pay.

3.

+ \$ 0.00

+ \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4.

\$ 4,684.50

\$ 1,280.50

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here → 4.	\$ 4,684.50	\$ 1,280.50	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ 662.83	\$ 197.17	
5b. Mandatory contributions for retirement plans	5b. \$ 27.17	\$ 0.00	
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00	
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00	
5e. Insurance	5e. \$ 713.33	\$ 0.00	
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00	
5g. Union dues	5g. \$ 0.00	\$ 0.00	
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$ 0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,403.33	\$ 197.17	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,281.17	\$ 1,083.33	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00	
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00	
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00	
8e. Social Security	8e. \$ 0.00	\$ 0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: <u>See Attachment 1</u>	8f. \$ 2,070.00	\$ 0.00	
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00	
8h. Other monthly income. Specify: <u>See Attachment 2</u>	8h. + \$ 0.00	+ \$ 0.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 2,070.00	\$ 0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,351.17	+ \$ 1,083.33	= \$ 6,434.50
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
		11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ 6,434.50	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Addendum

Attachment 1

VA disability \$1745; VA education expense stipend \$325 per month

Attachment 2

net business income - nonne received this year yet

Fill in this information to identify your case:

Debtor 1 **Mark Alan Cross**
First Name Middle Name Last Name

Debtor 2 **Tabitha Marie Cross**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for : **Eastern District of Michigan**

Case number **14-**
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

son

22

☐ No
☒ Yes

son

21

☐ No
☒ Yes

daughter

16

☐ No
☒ Yes

son's fiancée

18

☐ No
☒ Yes

unborn grandchild

0

☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

\$1,276.75

If not included in line 4:

4a. Real estate taxes

\$ N/A

4b. Property, homeowner's, or renter's insurance

\$ N/A

4c. Home maintenance, repair, and upkeep expenses

\$ 100.00

4d. Homeowner's association or condominium dues

\$ N/A

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$ 186.04
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$ 450.00
6b. Water, sewer, garbage collection	6b.	\$ 0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 0.00
6d. Other. Specify: See Attachment 1	6d.	\$ 623.20
7. Food and housekeeping supplies	7.	\$ 1,522.00
8. Childcare and children's education costs	8.	\$ 0.00
9. Clothing, laundry, and dry cleaning	9.	\$ 250.00
10. Personal care products and services	10.	\$ 100.00
11. Medical and dental expenses	11.	\$ 100.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 1,200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 250.00
14. Charitable contributions and religious donations	14.	\$ 0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$ 0.00
15b. Health insurance	15b.	\$ 0.00
15c. Vehicle insurance	15c.	\$ 459.00
15d. Other insurance. Specify:	15d.	\$ 0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ 0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$ 493.27
17b. Car payments for Vehicle 2	17b.	\$ 0.00
17c. Other. Specify: flex was \$407 per month	17c.	\$ 0.00
17d. Other. Specify: tractor	17d.	\$ 201.81
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$ 0.00
19. Other payments you make to support others who do not live with you. Specify: n/a	19.	\$ 0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$ 0.00
20b. Real estate taxes	20b.	\$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
20e. Homeowner's association or condominium dues	20e.	\$ 0.00

21. Other. Specify: **See Attachment 3**

21. **+\$200.00**

22. **Your monthly expenses.** Add lines 4 through 21.
The result is your monthly expenses.

22. **\$7,494.07**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$6,434.50**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$7,494.07**

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. **\$-1,059.57**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

Addendum

Attachment 1

Description: cell
Amount: 364.85

Description: internet
Amount: 120.58

Description: cable
Amount: 137.77

Attachment 2

Type of Installment or Lease: waer softner
Amount: \$82.00

Type of Installment or Lease: student loan wife \$171
Amount: \$0.00

Attachment 3

Description: pet expense
Amount: 100.00

Description: business expenses
Amount: 100.00

In re **Mark Alan Cross and Tabitha Marie Cross**

Debtor

Case No. **14-**

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **August 13, 2014**Signature: **/s/ Mark Alan Cross****Mark Alan Cross** DebtorDate **August 13, 2014**Signature: **/s/ Tabitha Marie Cross****Tabitha Marie Cross** (Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Agricredit Acceptance
8001 Birchwood Ct
Johnston, IA 50131

Allied Interstate
PO 4000
Warrenton, VA 20188

ARS
PO 184
St Johns, MI 48879

Capital One Bank
PO 30281
St Lake City, UT 84130

Castle Credit
8420 W Bryn Mawr 8300
Chicago, IL 60631

Client Services Inc
3451 Harry S Truman Blvd
St Charles, MO 63301-4047

Credit Union One
400 E 9 Mile Rd
Ferndale, MI 48220-1774

Eastpointe Radiologists PC
36175 Harper Ave
Clinton Twp, MI 48035-3274

Flagstar Bank FSB
2600 Telegraph Rd Ste 100
Bloomfield Hills, MI 48302

GECMB (Care Credit)
PO 965036
Orlando, FL 32896-5036

GECMB (JCP)
PO 965009
Orlando, FL 32896-5009

GECMB (Lowe's)
PO 965005
Orlando, FL 32896-5005

GECMB (Value City)
PO 960024
Orlando, FL 32896

Home Depot
PO 6497
Sioux Falls, SD 57117-6497

Kohl's
PO 3115
Milwaukee, WI 53201

Medical Financial Solutions
PO 50947
Kalamazoo, MI 49005

Michigan Schools a & Govt
CU
40400 Garfield Road
Clinton Township, MI 48038

Midwest Center for Dermatology
43900 Garfield Ste 100
Clinton Twp, MI 48038-1173

Millman Derr Eye Center
375 Barclay Cir
Rochester Hills, MI 48307-4511

MRS
1930 Olney Ave
Cherry Hill, NJ 08003

NCO Financial
507 Prudential Rd
Horsham, PA 19044

Paypal Credit
PO 2394
Omaha, NE 68103

Roundpoint Mortgage
5032 Parkway Plaza Blvd
Charlotte, NC 29217

Sallie Mae
2001 Edmund Halley Dr
Reston, VA 20191-3456

Sears (CBSD)
PO 6189
Sioux Falls, SD 57117

St John Hosptial
PO 64000
Detroit, MI 48264

Synchrony Bank (Amazon)
PO 965015
Orlando, FL 32896

Synchrony Bank (American
Eagle)
PO 530942
Atlanta, GA 30353-0942

Synchrony Bank (JCP)
PO 965007
Orlando, FL 32896

US Attorney
re student loan
211 W Fort St 2300
Detroit, MI 48429

USDE
PO 530260
Atlanta, GA 30353-0260

Verizon Wireless Great
Lakes
1515 E Woodfield Rd Ste
1400
Schaumburg, IL 60173-5443

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re: Mark Alan Cross and Tabitha Marie CrossCase No 14-

Debtor

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Debtor:	
Current Year (2014): \$34,224.00	wages
Previous Year 1 (2013): \$48,550.00	wages
Previous Year 2 (2012): \$50,710.00	wages
Joint Debtor:	
Current Year (2014): \$21,757.00	wages
Previous Year 1 (2013): \$46,998.00	wages
Previous Year 2 (2012): \$49,965.00	wages

2. Income other than from employment or operation of business

None
☐

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

Debtor:

Current Year (2014):

\$0.00

\$13,960.00

\$2,880.00

business unknown amt

VA Benefits

VA Education Stipend

Previous Year 1 (2013):

\$-9,173.00

\$20,940.00

\$1,440.00

business loss

VA Benefits

VA Education Stipend

Previous Year 2 (2012):

\$20,940.00

VA Benefits

Joint Debtor:

N/A

3. Payments to creditors*Complete a. or b., as appropriate, and c.*None
☐

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTSAMOUNT
PAIDAMOUNT
STILL OWING

Debtor:

Flagstar Bank FSB
2600 Telegraph Rd Ste 100
Bloomfield Hills, Michigan 48302

monthly mortgage

Agricredit Acceptance

8001 Birchwood Ct
Johnston, IA 50131

monthly secured
tractor

Michigan Schools a & Govt CU

40400 Garfield Road
Clinton Township, Michigan 48038

monthly vehicle

Credit Union One

400 E 9 Mile Rd
Ferndale, Michigan 48220-1774

monthly secured
vehicle

Joint Debtor:

N/A

None
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that

constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------------	--	--------------------------

None
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	-------------------------	------------------------------------	--------------------------

None
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None
☒

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	---

6. Assignments and receiverships

None
☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None
☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None
☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None
☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Debtor: Van Epps & Van Epps 318 N Water St Owosso, MI 48867	8/7/14	\$1,396.00 attorney fees and filing fee
abacuscc.org web City, State ZIP	8/7/14	\$25.00 counseling fees
Joint Debtor: N/A		

10. Other transfers

None
☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None
☒

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None
☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial

institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	---	--

12. Safe deposit boxes

None
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None
☐

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
Debtor: Mich School & Govt	May 2014	\$63.00
Joint Debtor: N/A		

14. Property held for another person

None
☐

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtor: Bonnie Wadsworth street	christmas decorations, dishes, knick knacks, tools, patio set	debtor residence

Madison Heights, MI 48000

\$100.00

Joint Debtor:

N/A

15. Prior address of debtorNone
☒

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former SpousesNone
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None
☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAWNone
☒

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

None
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18 . Nature, location and name of business

None
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Debtor: Imagine Photo Booth	no/ n/a	home address city, state zip	photo booth	Beginning Date: 2013 Ending Date: n/a
Joint Debtor: N/A				

None
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a

partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None
☒

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Debtor:

Joint Debtor:

N/A

None
☒

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

Debtor:

Joint Debtor:

N/A

None
☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Debtor:

Joint Debtor:

N/A

None
☒

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Debtor:

Joint Debtor:

N/A

20. Inventories

None
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT
OF INVENTORY
(Specify cost, market or other
basis)

Debtor:

Joint Debtor:
N/A

None
☒

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	--

Debtor:
N/A

21. Current Partners, Officers, Directors and Shareholders

None
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

N/A

None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---

N/A

22. Former partners, officers, directors and shareholders

None
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

N/A

None
☒

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

N/A

23 . Withdrawals from a partnership or distributions by a corporation

None
☒

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

N/A

24. Tax Consolidation Group.None
☒

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.None
☒

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 13, 2014Signature
of Debtor /s/ Mark Alan CrossDate August 13, 2014Signature of
Joint Debtor
(if any) /s/ Tabitha Marie Cross

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

In re: **Mark Alan Cross and Tabitha Marie Cross**

Case No. 14-

Chapter 7

Hon. _____

Debtor(s).
_____ /

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R. BANKR. P. 2016(b)**

The undersigned, pursuant to F.R. Bankr. P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.
2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]
☒ **FLAT FEE**
 - A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid. **\$1,061.00**
 - B. Prior to filing this statement, received **\$1,061.00**
 - C. The unpaid balance due and payable is **\$0.00**☒ **RETAINER**
 - A. Amount of retainer received **\$0.00**
 - B. The undersigned shall bill against the retainer at an hourly rate of **\$250.00** . [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.
3. **\$335.00** of the filing fee has been paid.
4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]
 - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - E. Reaffirmations;
 - F. ~~Redemptions;~~
 - G. Other: _____
5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
See Attachment 1
6. The source of payments to the undersigned was from:
 - A. ☒ Debtor(s)' earnings, wages, compensation for services performed
 - B. _____ Other (describe, including the identity of payor) _____
7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows: **n/a**

Dated: **August 13, 2014**

Agreed: **/s/ Mark Alan Cross**
Debtor

/s/ Tabitha Marie Cross

Debtor

/s/ Mark Van Epps

Attorney for the Debtor(s)

Name: Mark Van Epps

Bar No.: p33068

Address: 318 N Water St

Owosso, Michigan 48867

Phone: (989) 723-6777

Email: mvanepps@vanepplaw.com

Attachment

Attachment 1

In a chapter 13, the total charge for attorney fees and costs up to and including confirmation hearing may exceed the flat fee stated in 2.A. If the total fees and costs expended on your behalf exceed the flat fee stated in A, then an application for attorney fees may be filed with the court and, if so, you will be provided with notice and the opportunity to review the fees and object. Circumstances which can lead to attorney electing to file a fee application include, but are not limited to, missed or additional hearings, objections to proofs of claims, objections to plan, and motions for relief from stay.

The flat rate does not include any work performed on your behalf in a chapter 13 post confirmation. Work performed on your behalf after the confirmation of your case will be billed at hourly rate and an application for attorney fees and costs may be filed with the court.

In the event of early termination of a case via dismissal, conversion or otherwise, an application for attorney fees may be filed.

In a chapter 7, representation of debtor in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding are not part of the flat fee.

In a Chapter 7 or 13, representation of the debtor at section 2004 examinations, will incur an hourly rate. All work performed in a chapter 13 in which the attorney opts, at his discretion, to bill at an hourly rate, or when said case was dismissed pre-confirmation or any work performed post confirmation. Debtor agrees to reimburse all costs for postage, copying and filing fees. Debtor agrees to cooperate with requests of trustee for production of documents and has been advised that failure to comply with trustee requests may result in the dismissal of the case. Attorney, at his sole discretion, may choose to bill this case on an hourly rate as opposed to the flat rate. For all time spent in the case by any special counsel for special appearances will be billed at hourly rate or actual rate, in attorney's sole discretion. For all time entries attorney will bill a minimum of .1 hours. Recovery of preferences also not included in flat fee, but shall be billed additionally.

Attorney may increase hourly rate in the future, but agrees to limit any increase to an amount less than the filing fee in effect from time to time (presently \$281 in a chapter 13 and \$306 in a chapter 7).

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re Mark Alan Cross and Tabitha Marie Cross
Debtor

Case No. 14-
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: Credit Union One	Describe Property Securing Debt: 2011 Ford Flex
Property will be <i>(check one)</i> : <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Michigan Schools a & Govt CU	Describe Property Securing Debt: 2010 Ford Escape
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Agricredit Acceptance	Describe Property Securing Debt: tractor
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Flagstar Bank FSB	Describe Property Securing Debt: 13625 Tibbets Riley MI
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Roundpoint Mortgage	Describe Property Securing Debt: 13625 Tibbets Riley MI
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: August 13, 2014

/s/ Mark Alan Cross

Signature of Debtor

/s/ Tabitha Marie Cross

Signature of Joint Debtor